

STATE EMPLOYEE HEALTH PLAN

DIRECT BILL NEWS OCTOBER 2013

DIRECT BILL TOLL FREE—1-866-541-7100 TOPEKA AREA—785-296-1715



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Direct Bill Open Enrollment*November 1 - 30, 2013*

Every fall like clockwork—school starts, football kicks off, and Open Enrollment gets under way. For all Direct Bill members, all enrollments for 2014 will be done online.

This year we have a few NEW things to tell you about:

- SilverScript Part D will not be offered in 2014. If you currently have SilverScript Part D prescription drug coverage you will need to select another Part D prescription drug plan for Plan Year 2014. First Health Part D prescription drug plan will replace SilverScript effective January 1, 2014. First Health Part D will bill members directly for this coverage. Please see "Plan Year 2014 Medicare Options for Retirees/Direct Bill Members Comparison Chart 2" for Part D prescription drug options for 2014.
- Open Enrollment for Direct Bill/Retirees is from November 1 through November 30, 2013. This enrollment period is during the Medicare Prescription Drug Part D open enrollment period that runs from Oct. 15 through Dec. 7, 2013.



- With the exception of those currently enrolled in a plan with SilverScript Part D prescription drug coverage, if you do <u>NOT</u> want to make any changes to your coverage for Plan Year 2014, you not need to do anything. The coverage you have for Plan Year 2013 will continue through Plan Year 2014.
- ◆ If you currently have SilverScript Part D prescription drug coverage and <u>DO NOT</u> make an election during this year's Open Enrollment, you will automatically be switched to First Health Part D prescription drug coverage effective January 1, 2014.

Again, if you do not intend to make any changes to your coverage for Plan Year 2014, you do not have to access the online eligibility portal.

Online Enrollment

Online SEHP Plan Year 2014 Open Enrollment Website USER INSTRUCTIONS

Direct Bill/Retiree Members will complete their Plan Year 2014 State Employee Health Plan (SEHP) open enrollment elections online using the Kansas employee eligibility portal. Members can enroll online using any computer with Internet access – at home or at most public libraries.

Please note, with the exception of those currently enrolled in a plan with SilverScript Part D prescription drug coverage, if you do <u>NOT</u> want to make any changes to your current Direct Bill/Retiree SEHP coverage for Plan Year 2014, you <u>do not</u> need to complete your enrollment elections online. The coverage you have for Plan Year 2013 will continue through Plan Year 2014. **Just remember:** If you currently have Silver-Script Part D prescription drug coverage and <u>DO NOT</u> make an election during this year's Open Enrollment, you will automatically be switched to First Health Part D prescription drug coverage effective January 1, 2014.

Starting **November 1, 2013**, you can visit the Kansas employee eligibility portal to verify your online account, review your contact information, review your current SEHP elections and then make any changes you want for 2014. The following information will provide you with step-by-step instructions on how to log on to verify your account and complete your open enrollment.

Prior to completing your online open enrollment you should review all your SEHP Open Enrollment 2014 materials to become familiar with your options. This includes your "2014 State Employee Health Plan for Retiree/Direct Bill Members" booklet and the Health Plan Comparison Charts.

If you have any questions regarding your benefit options, please contact our Direct Bill Benefits Consultants at 1-866-541-7100.

Before you begin your online enrollment, make sure you have the following information ready

- Your Social Security number (SSN)
- Your Date of Birth
- Your Kansas Employee ID number (Your Kansas Employee ID number starts with a letter then a series of zeros and then a series of numbers.)

 Continued —>

Online Enrollment

Once you have all of the information from page 2 on hand, you are ready to complete your open enrollment elections beginning November 1st.

1. Go to the online open enrollment website at: **www.hrissuite.com**

- 2. The main login screen will appear. Enter your SSN, date of birth and Kansas employee ID number and click "**Login**."
- 3. The next screen will ask you if you are eligible for Medicare.
- 4. The following screen will ask you to verify your address, contact phone number and email address. You will be able to update or add your information at this time. These 3 items are required to continue with the open enrollment process. You will only be asked to review and verify these 3 items once during the open enrollment process.
- 5. You will then be taken to your personal account dashboard. This screen will show all your current family members and your current SEHP elections. If you wish to add or change any family member information, you may do so on this screen. After you review your current SEHP elections, if you want to continue the same benefit elections for 2014, you select the button "Keep Μv **Coverage.**" This will enroll you in the same benefit elections for 2014. If you wish to make changes to your SEHP benefits, select the button "Change My Benefit Elections" and follow the instructions on each screen to complete your enrollment.
- Once you have completed your enrollment, please make sure you save and submit your enrollment elections. Print out a copy of your summary page for your own records.



Continued →

Online Enrollment (cont'd)

You may go into the enrollment portal as many times as you want during November 1 through November 30, 2013 and make changes. Benefit confirmation statements will be emailed directly to your registered email address each time you save an election in the portal. The SEHP benefits that you will be enrolled in January 1, 2014, will be based on the last enrollment elections that are in the eligibility portal as of midnight, November 30, 2013. You will only receive a 2014 confirmation statement if you log in to the portal and "Save and Submit" your elections.

Starting **November 1 through November 30, 2013,** if you experience any technical issues while in this portal, call the Help Desk at:

1-800-832-5337 (Toll free)

Monday – Friday 7 AM to 7 PM (CST) Saturday – Sunday 9 AM to 2 PM (CST)

After hours please e-mail: techsupport@hrissuite.com

Include your name, phone number, Kansas employee ID number and an explanation of your issue, and we will troubleshoot your issue and contact you within 24 hours with a resolution.

Direct Bill Call Center During Open Enrollment

The SEHP Membership Services staff and several Retiree staff are pleased to operate the Direct Bill Call Center for our Direct Bill members again this year.

The Call Center will be operational starting October 21, 2013, and ending on January 3, 2014. Hours of operation will be Monday through Friday from 8:30 am to 4:30 pm, except for State of Kansas observed holidays.

Retirees may call the Direct Bill Call Center **toll-free at 1-866-541-7100 or (785) 296-1715 (in Topeka)** starting October 21, 2013, to receive assistance in answering questions regarding their open enrollment options. We look forward to talking to you!



New Vendor for Medicare Part D Prescription Drug Coverage First Health Part D from Coventry Health Care

We have a new Part D Medicare prescription drug plan provider for the plan year 2014. The benefits will work similar to your SilverScript drug plan but we did want to notify you of a few changes that have occurred. First Health Part D will provide Customer Service, Claims Processing and Premium Billing services. **First Health's Toll Free Customer Service number is 1-888-736-3133.**

Cost: The price per member per month is \$168. The price of this design and benefit is geared towards our high drug cost utilizers and includes:

- no deductible,
- coverage for all drugs all the way through the coverage gap and
- keeps a maximum under control for all of your tiers.

We believe there is not a Part D benefit on the private market that has our plan design. We have clarified the CMS guidelines in the accumulation of "your cost" of the True Out of Pocket (TrOOP). For the 2014 plan year the TrOOP will include the manufacture discount the manufacture has paid for you and your cost of your coinsurance/maximum at the pharmacy. Please make note of this and take into consideration of your total out of pocket (premium, coinsurance/maximum, and catastrophic coverage cost). Our plan design does not have a Catastrophic Cap. Members taking drugs high in cost review the Catastrophic Coverage Level of 5% as this could be a significantly higher cost for you once hitting this level.

Tier/Plan Design:

We have lowered some percentages on our tiers while assuring that we abide by CMS guide-lines. The maximum level for each tier has remained the same except in Tier 5. Specialty has reduced to have a comparable cost to last year for a 30 day supply. The Specialty Tier 5 is the only tier to have a maximum day supply of 30 days due to the high cost of these drugs. One enhancement will be for a one and one half maximum you can now fill at a Network retail pharmacy or mail a 90 day supply if you so choose. So for just another $\frac{1}{2}$ month copay you can fill a 90 day supply (Ex. \$30 to \$45). Although you still have an option to get 30, 60 or 90 day supply filled. Review the tier levels listed in your comparison chart for more information.

Formulary:

We will have a new formulary for First Health Part D. Our recommendation would be to review the formulary and make sure that your drug(s) for any possible change in tier or restrictions (*Example: Tier 2 to Tier 3, Prior Authorization or Quantity Limits*). Another option would be to call First Health Part D Customer Service at 1-888-736-3133 with any questions or to check the formulary. During our Request for Proposal, we did review the formulary and found very little member disruption on drugs. Generally during the plan year the formulary will not change unless a drug is discontinued or a generic launched which may cause the drug to change tiers.

New Vendor for Medicare Part D Prescription Drug Coverage First Health Part D from Coventry Health Care

Pharmacy/Provider Network:

First Health Part D has over 60,000 pharmacies in their nationwide network. Please review to see if your local pharmacy is listed or utilize a main retail chain (CVS/Caremark, Walgreens, Walmart, Hy-Vee, Target, Price Chopper) would be available in your area.

Invoice / Billing Changes:

You will have 3 ways to pay to pay your bill - EFT, by check (coupon book) and SSA deduction

Electronic Funds Transfer (EFT):

The First Health Part D will not be able to utilize information from SilverScript for your drafting of premium. If you were signed up with SilverScript to have the premium drafted from your checking or savings account, the last draft will occur in December of 2013. In order to have your premiums automatically drafted from your account to First Health Part D, you will be required to complete the EFT form in your welcome kit or you can get one on the SEHP website here: <code>www.kdheks.gov/hcf/sehp/Vendors/FirstHealthPartD.htm</code>. You can complete, return and sign up with little disruption of your Electronic Funds Transfer.

Pay by Check:

First Health Part D will not invoice or bill monthly to our members. If you were receiving a monthly invoice, you will now have the option to pay via a coupon booklet. It will be the member's responsibility to make note of the due date and pay by check using the coupon booklet, if you do not wish to set up an EFT.

NEW- Social Security Deduction:

Within your welcome kit from First Health Part D, you will also have the option of having the premium amount deducted from your Social Security Check.

KPERS:

KPERS members that are paying premiums from your KPERS check will not have any changes.

Dunning Process:

It is very important to pay your bill on time. All premiums are due on first of the month and will be late if received after the tenth. If you fail to make premium payment, you will be at risk of having your coverage terminated. Please be very mindful of the letters and notifications that will be sent from First Health Part D, as cancelling from a pharmacy plan may jeopardize your enrollment in health coverage as well. If you have a gap in coverage, not only do you risk your drug therapy, but could have a Late Enrollment Penalty (LEP).

For further information, contact First Health Toll Free Customer Service at 1-888-736-3133

Important Reminder about Your Mailing Address & Contact Information

Please be sure that your most current physical address, phone number and e-mail address is on file with the SEHP. This is to ensure that you receive important information about your Direct Bill health insurance in a timely manner.



If you are enrolled in First Health Part D prescription drug coverage or with Coventry Advantra, CMS (Centers for Medicare and Medicaid Services) requires members to have a physical address and not a PO Box. If the address listed on file with SEHP is a PO Box, please contact our office to update this information.

Coventry Advantra — SilverSneakers Program

Coventry Advantra Freedom PPO is available for Direct Bill members enrolled in Medicare Part A and Part B. It is a Medicare Advantage Plan under Part C of Medicare. The **Silver-Sneakers Program** is a benefit which provides unlimited access to participating fitness centers anywhere in the country at no extra charge.

The Coventry Advantra plan is filed and approved for the entire states of Kansas, Missouri, Oklahoma and Arkansas.

High Deductible Plan for Direct Bill

Plan C—High Deductible Health Plan—is an option available to all retirees for Plan Year 2014. It offers lower premium amounts with higher deductibles. Features include:

- Lower premiums than Plan A or Plan B
- Deductibles—Single \$2,500/ Family \$5,000. A single family member only has to meet the single deductible
- Most services are subject to the deductible
- Your out-of-pocket expenses for your dental and vision services do NOT apply toward your High Deductible Health Plan C deductible
- Once the deductible is met, medical services and prescription drugs are covered at 100%
- Preferred Lab Benefit is not available with High Deductible Health Plan
- There is **NO** HSA—Health Savings Account— associated with this plan for retirees.



Deadline for New Dependent Documentation: Friday, December 6th at 5:00pm

Eligible documentation is required by the SEHP for any **new** dependents enrolled onto your plan for 2014. **If a dependent is currently covered on your plan, no documentation is needed.** The deadline for new dependents' documentation is Friday, December 6th by 5:00pm. For documentation requirements, visit:

http://www.kdheks.gov/hcf/sehp/DependentDoc.htm

Documentation can be submitted to the SEHP either by mail or fax. Please print your name and Kansas Employee ID number clearly on each document. You may fax it to SEHP/Direct Bill Program at **785-368-7180**. If submitting by mail, send to:

State Employee Health Plan Attn: Direct Bill Program 900 SW Jackson St., 9th Floor Topeka, KS 66612

Important Reminders for Direct Bill Participants

- SilverScript Part D will not be offered in 2014. If you currently have SilverScript Part D prescription drug coverage you will need to select another Part D prescription drug plan for Plan Year 2014. First Health Part D prescription drug plan will replace SilverScript effective January 1, 2014. First Health Part D will bill members directly for this coverage.
- With the exception of those currently enrolled in a plan with SilverScript Part D prescription drug coverage, if you do <u>NOT</u> want to make any changes to your coverage for Plan Year 2014, you not need to do anything. The coverage you have for Plan Year 2013 will continue through Plan Year 2014.
- If you currently have SilverScript Part D prescription drug coverage and <u>DO NOT</u> make an election during this year's Open Enrollment, you will automatically be switched to First Health Part D prescription drug coverage effective January 1, 2014.
- Members can opt out of Delta Dental coverage only during Open Enrollment. Once a member opts out of dental coverage, the member will not be able to re-enroll at a later date.
- Members can ONLY opt out of Superior Vision coverage during the Open Enrollment period. They may enroll back into vision at the next Open Enrollment.



Important Reminders for Direct Bill Participants (cont'd)

- Direct Bill members may terminate coverage for themselves and/or any covered dependents at any time during the Plan Year by notifying the Direct Bill Membership Office. However, once a member terminates their coverage, the member and their dependents cannot re-enroll at a later date.
- If a Direct Bill member passes away, Membership Services should be notified within 31 days for a full refund of any health insurance premiums paid after the date of death. If Direct Bill Membership Services is not notified before 31 days, only a 95% refund will be returned on any premiums paid. This is especially important for any Direct Bill members who have their premiums automatically drafted from month-to-month.

Steps you should take when you and/or your spouse/dependent becomes Medicare eligible, whether it is due to disability or turning age 65:

- Apply for Medicare with Social Security about 3 months before turning 65
- Enroll in both Part A—Hospital Insurance and Part B—Medical Insurance of Medicare
- Enroll in supplemental insurance to coordinate with Medicare
- Enroll in a Part D—Prescription Drug plan
- If receiving Medicare due to a disability, you must contact State of Kansas Direct Bill Membership Services at 1-866-541-7100.

Appointment of a Personal Representative

As a health insurance provider for Direct Bill members, the State of Kansas is covered under HIPAA. As a result, we cannot discuss specific aspects of your health insurance coverage with anyone without your express written permission. Therefore, if you need assistance in making health care decisions and wish to appoint someone to act on your behalf on health care issues, including your health plan choices, **please see the next page** that contains an Appointment of Personal Representative form. You may bring the completed form to one of this year's Direct Bill/Retiree Open Enrollment meetings if you attend one , send the completed form to Direct Bill Membership Services at Room 900-N, LSOB, 900 SW Jackson, Topeka, KS 66612 or fax it to 1-785-368-7180. If you already have an Appointment of Personal Representative form on file with Membership Services, you do not need to resubmit this form unless you wish to make a change.



STATE EMPLOYEE HEALTH PLAN (SEHP) Appointment of Personal Representative

Member ID Number or Social Security Number

Member Information					
Member, Spouse or Depend	dent Names	Mailing Address		Phone Number	
(LAST, FIRST, MI)		STREET ADDRESS CITY, STATE, I	TP .	INCLUENCE ANSA COOK	
Personal Representative I	nformation				
Personal Representativ (LAST, FIRST, M)	e Name	Mailing Address STREET ACCRESS CITY, STATE, ZP	Phone Numi		
I, the above named member, hereby designate the above named person(s), to act on my behalf or on behalf of my covered spouse and dependent(s).					
I authorize my Personal Representative to act for me (and for my covered spouse and dependents, if named above,) in receiving any information that is (or would be) provided to me as a member of the SEHP, including but not limited to, any information that relates to my claim for coverage or benefits under the SEHP and any individual rights that I have regarding my protected health information under the Health Insurance Portability and Accountability Act (HIPAA).					
Or alternatively,					
		o act for me, my covered spo act the following functions on my		dents (if named above) in	
I understand that this designation is subject to approval by the SEHP. I also understand that once approved, this designation will remain in effect indefinitely or until I revoke it. I understand that I have the right to revoke this designation at any time by submitting a signed statement to that effect to the SEHP.					
I certify that I have reviewed th	e SEHP's Policy	for designation of Personal Re	presentative.		
Member's Signature:				Date:	
Submit to:		t Bill Membership Services kson St, 9 th Fl. Topeka, KS		Fax: 785-368-7180	

The SEHP may wish to use this paragraph to allow members and dependents to designate individuals to be a personal representative only for specific activities. The preamble to the privacy rules states that a personal representative must be treated as the individual only to the extent that PHI is relevant to the matters on which the personal representative is authorized to represent the individual. 65 Fed. Reg. 82500.

Fall 2013 Direct Bill/Retiree Open Enrollment Meetings for Plan Year 2014

DAY	DATE	TIME(S)	CITY	ADDRESS	ROOM	FACILITY/ AGENCY
Monday	10/14/2013	9:00 AM	Hays	1821 Frontier Road	Basement Meeting Room	Kansas Highway Patrol
Monday	10/14/2013	1:00 PM	Hays	1821 Frontier Road	Basement Meeting Room	Kansas Highway Patrol
Tuesday	10/15/2013	2:00 PM	Hutchinson	500 N. Hendricks	Conference Room	KDOT Area Office
Tuesday	10/15/2013	9:00 AM	Osawatomie	Highway 169-South 500 State Hospital Drive	Sunflower Room	Osawatomie State Hospital
Tuesday	10/15/2013	1:00 PM	Osawatomie	Highway 169-South 500 State Hospital Drive	Sunflower Room	Osawatomie State Hospital
Tuesday	10/15/2013	9:00 AM	Pratt	619 N. Main	Large Room	Community Center
Wednesday	10/16/2013	10:00 AM	Emporia	3301 W 18th Avenue	Meeting Room	Flint Hills Tech- nical College
Wednesday	10/16/2013	9:00 AM	Salina	2310 Centennial Road	Conference Room	KSU-Salina College Center
Wednesday	10/16/2013	1:00 PM	Salina	2310 Centennial Road	Conference Room	KSU-Salina College Center
Thursday	10/17/2013	9:30 AM	Manhattan	Avery Drive - Fairgrounds	Konza Room Pottorf Hall	Cico Park
Thursday	10/17/2013	1:30 PM	Manhattan	Avery Drive - Fairgrounds	Konza Room Pottorf Hall	Cico Park

Fall 20123Direct Bill/Retiree Open Enrollment Meetings for Plan Year 2014 (cont'd)

DAY	DATE	TIME(S)	CITY	ADDRESS	ROOM	FACILITY/ AGENCY
Monday	10/21/2013	8:30 AM	Topeka	1515 SW 10th Avenue	Marvin Auditorium Rooms ABC	Topeka and Shaw- nee County Public Library
Monday	10/21/2013	12:30 PM	Topeka	1515 SW 10th Avenue	Marvin Auditorium Rooms ABC	Topeka and Shaw- nee County Public Library
Tuesday	10/22/2013	8:30 AM	Topeka	1515 SW 10th Avenue	Marvin Auditorium Rooms ABC	Topeka and Shaw- nee County Public Library
Tuesday	10/22/2013	12:30 PM	Topeka	1515 SW 10th Avenue	Marvin Auditorium Rooms ABC	Topeka and Shaw- nee County Public Library
Wednesday	10/23/2013	8:30 AM	Topeka	1515 SW 10th Avenue	Marvin Auditorium Rooms ABC	Topeka and Shaw- nee County Public Library
Wednesday	10/23/2013	12:30 PM	Topeka	1515 SW 10th Avenue	Marvin Auditorium Rooms ABC	Topeka and Shaw- nee County Public Library
Wednesday	10/23/2013	9:00 AM	Wichita	549 S. Rock Road	North Ballroom	Holiday Inn Select
Wednesday	10/23/2013	1:00 PM	Wichita	549 S. Rock Road	North Ballroom	Holiday Inn Select
Thursday	10/24/2013	9:30 AM	Lawrence	2101 Harper Building	Building 21	4-H County Fair- grounds
Thursday	10/24/2013	1:30 PM	Lawrence	2101 Harper Building	Building 21	4-H County Fair- grounds
Thursday	10/24/2013	9:00 AM	Pittsburg	3003 N. Joplin	Conference Room	Homer Cole Com- munity Center
Thursday	10/24/2013	1:00 PM	Pittsburg	3003 N. Joplin	Conference Room	Homer Cole Com- munity Center
Friday	10/25/2013	9:30 AM	Overland Park	126th & Quivera	Regents Center Rm110	KU Edwards Campus
Friday	10/25/2013	1:30 PM	Overland Park	126th & Quivera	Regents Center Rm110	KU Edwards Campus



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State Employee Health Plan

Newsletter Highlights

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Autumn Meetings Football Password

Booklet Address Leaves Portal

FirstHealth Scarecrow CallCenter Login

Online November OpenEnrollment

See if you can find all the key terms listed above, many of which were focused on in this edition of the Direct Bill Newsletter.

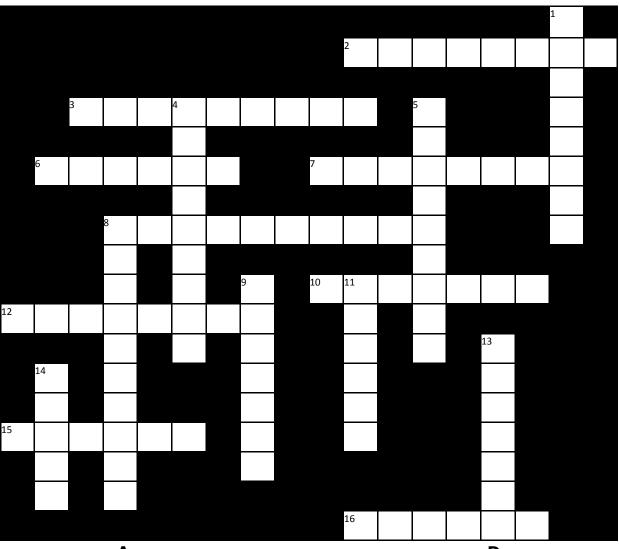




STATE EMPLOYEE HEALTH PLAN
MEMBERSHIP SERVICES—DIRECT BILL
RM 900-N, LANDON STATE OFFICE BLDG.
900 SW JACKSON STREET
TOPEKA, KS 66612-1251

PRESORTED
STANDARD
US POSTAGE
PAID
PERMIT 157
TOPEKA, KS

! Direct Bill Newsletter Crossword!



<u>Across</u> <u>Down</u>

2.	Open Enrollment will begin the 1st of this month
3.	the KU vs K-state football game is known as
	the Showdown
6.	pile these up and bag them, or let the kids
	jump in
7 .	the new SilverSneakers program is through
	Coventry
8.	the High Health Plan is new to Direct Bill
10) . if you move to a new house, this should be
	updated with the SEHP
12	2. if you are not making any changes to your

- health _____ you do no need to do anything
- **15**. all Open Enrollment elections for 2013 must be made ____
- **16**. this Group Medicare PPO will not be available in 2013

- **1.** once you turn 65, you should have Part A & B of _____
- **4.** if it's "through the uprights," a football team has scored this
- 5. he's full of straw, and only wants a brain
- **8.** this call center will be open between Oct. 22 and Jan. 4
- **9**. the city that hosts an iconic Thanksgiving day parade
- **11**. once you opt out of this coverage, it cannot be re-enrolled in
- **13**. this Halloween, Linus will be waiting for the Great _____
- **14**. glucose-infused substance distributed to adolescents on Oct 31st